

With grateful acknowledgment for their confidence to the holders of its 9,960,106 Policies, the Metropolitan Life Insurance Company presents the following summary of its condition and affairs for the year ended December 31, 1908, showing it to have been THE BEST YEAR IN THE COMPANY'S HISTORY

## RESOURCES

|  |                         |
|--|-------------------------|
| United States, City and R. R. Bonds, and Stocks . . . . .      | \$99,630,935.56         |
| Bonds and Mortgages . . . . .                                  | 90,795,319.02           |
| Real Estate . . . . .  | 22,444,627.78           |
| Demand Loans on Collateral . . . . .                           | 2,192,702.00            |
| Cash . . . . .   | 4,775,988.79            |
| Loans to Policy-holders . . . . .                              | 8,966,362.78            |
| Premiums, deferred and in course of collection (net) . . . . . | 5,300,922.97            |
| Accrued Interest, Rents, etc. . . . .                          | 2,820,502.29            |
|  | <b>\$236,927,361.19</b> |

## ASSETS, \$236,927,361.19

The Metropolitan paid its Policy-holders in 1908 for Death Claims, Endowments, Annuities, Paid-up Policies, Dividends, Bonuses, etc., with the amount set aside on their behalf as increased Reserve

**\$50,656,701.34**

It has paid to its Policy-holders since organization, plus the amount invested and now on hand for their security

**\$470,366,769.36**

## OBLIGATIONS

|  |                         |
|--|-------------------------|
| Dividends Apportioned, payable 1909, on Participating Policies, Intermediate Branch . . . . .                            | \$1,382,722.00          |
| Same on Participating Policies, Ordinary Dept. . . . .   | 104,203.73              |
| <small>(Note: Nearly all this Company's Ordinary Policies are Non-Participating—Issued at low rates of premium.)</small> |                         |
| Bonuses Apportioned, payable 1909, on Industrial Policies . . . . .  | 2,650,000.00            |
|  | <b>\$4,136,925.73</b>   |
| Reinsurance Fund and Special Reserve . . . . .   | 208,134,891.00          |
| All other Liabilities . . . . .  | 2,532,937.34            |
| Capital and Surplus . . . . .  | 22,122,907.12           |
|  | <b>\$236,927,361.19</b> |

**A REASONABLE INDICATION OF THE DESERVED POPULARITY** of its plans and of faith in its management may be fairly claimed in the number of Metropolitan policies in force. It is not only greater than that of any other company in America, but greater than that of all the other regular companies combined, less one. It exceeds, in fact, the COMBINED POPULATION of 24 of the States and Territories out of the 52 forming the American Union; and as to CITIES, it exceeds the combined population of Greater New York, Chicago, Philadelphia, Boston, St. Louis, Cleveland, Cincinnati, San Francisco, Pittsburgh, Baltimore, New Orleans and Buffalo.

The Company OF the People,

# Metropolitan

(INCORPORATED BY THE STATE OF NEW YORK. STOCK COMPANY)

**THE DAILY AVERAGE of Business During 1908 was**  
 441 per day in Number of Claims Paid.  
 6,343 per day in Number of Policies Placed and Paid for.  
 \$1,202,352.87 per day in New Insurance Placed and Paid for.  
 \$166,633.89 per day Paid Policy-holders and Added to Reserve.  
 \$126,996.37 per day in Increase of Assets.

## ORDINARY DEPARTMENT

### INSURANCE IN FORCE, \$526,939,378

The Company issues policies for from \$1,000 to \$1,000,000 on individual lives, premiums payable quarterly, semi-annually or annually. All policies are non-participating. They are plain business contracts which tell their whole story on their face; leave nothing to the imagination; borrow nothing from hope; require definite conditions and make definite promises in dollars and cents.

**PREMIUMS ARE LOWER THAN ARE OFFERED BY ANY OTHER COMPANY**  
 In the Intermediate Branch policies are adapted to the working classes. Each policy is for \$500 and the rate lower than that offered by the Savings Bank system of Massachusetts. Two of the Metropolitan's Intermediate forms recently standardized by the New York and Massachusetts Departments provide for attractive combinations of insurance and annuities at the lowest rates offered anywhere.

G. W. Dahlke, Supt., Smithfield Bldg., 9th & Broad Sts., Lee Dist., Richmond, Va.  
 R. R. Allen, Asst., 4 Sycamore St., Petersburg, Va.  
 T. H. Hanvay, Asst., S. E. Cor. Main & Hanover Sts., Fredericksburg, Va.  
 R. Peter Jones, Supt., Smithfield Bldg., 9th & Broad Sts., Richmond, Va.

C. D. Willford, Supt., 20-7-8 Lav Bldg., 806 Main St., Lynchburg, Va.  
 L. D. Burton, Sr., Asst., Watt, Rettew & Clay Bldg., S. E. Cor. Campbell & Henry Sts., Roanoke, Va.  
 W. A. Mendor, Asst., Princeton Ave. & Broad St., Bluefield, W. Va.  
 B. H. Wade, Asst., 3 Planters National Bank Bldg., 325 Main St., Danville, Va.

The Metropolitan has more premium paying business in force in the United States than any other company.

The Metropolitan has in force one-third of all the legal reserve policies in force in the United States. Its Industrial policies in force nearly equal in number all the Industrial policies of all the other companies in the country combined.

BY the People, FOR the People

# Life Ins. Co.

JOHN R. HEGEMAN, President

## COMPARISONS, ETC.

|  |                 |
|--|-----------------|
| Income in 1908 . . . . .                               | \$76,732,343.24 |
| Gain over 1907 . . . . .                               | \$3,618,182.35  |
| Surplus in 1908 . . . . .                              | \$22,122,907.12 |
| Increase over 1907 . . . . .                           | \$8,171,007.98  |
| Total Number of Policies in Force . . . . .            | 9,960,106       |
| Gain over 1907 . . . . .                               | 340,097         |
| Total Amount Outstanding Insurance, \$1,861,890,803.00 |                 |

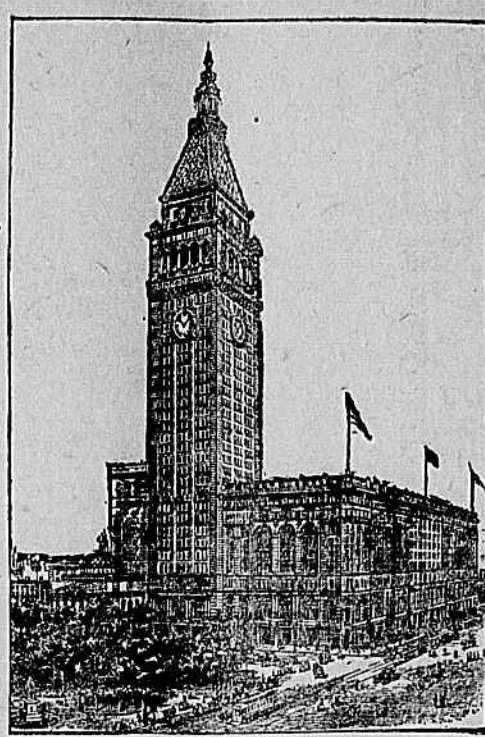
## INDUSTRIAL DEPARTMENT

### INSURANCE IN FORCE, \$1,334,951,425

Number of Industrial policies in force, 9,301,001—insuring over six and a half millions of individual lives in the families of wage-earners. While the contracts are and always have been non-participating, the Company will this year have spent nearly EIGHTEEN millions of dollars in voluntary bonuses and concessions to the holders of these policies in thirteen years.

Cash bonuses on all whole life policies are annually allowed, amounting to over 8 per cent. of the premiums for a year. Additions of from 5 to 30 per cent. are made to policies maturing as claims, according to time policies have persisted. By the Company's present practice whole life policies are made free after age 75 or paid as endowments at age 80.

Industrial Insurance is Family Insurance, covering all ages from 1 to 70 on life, endowment and annuity plans.



HOME OFFICE BUILDING  
 The largest Office Building in the world; Madison Ave., 4th Ave., 123 and 24th Sts., New York City

## The Ratio of Expense to Premium Income was the Lowest in the Company's History

Being over 8 per cent. less than five years ago and more than 15 per cent. less than ten years ago

The Company wrote more business in 1908 than any other Company in the world, and this for the fifteenth consecutive year

The number of policies paid in 1908 averaged one for each sixty-five seconds of each business day of 8 hours, and in amount \$128.43 a minute, the year through. The value and timeliness of its policy payments may be gleaned from the fact that of the claims paid during the year, 3,479 were under policies less than three months' old, 6,890 were on policies under 6 months, and 12,806 were within the first year of insurance.

## WEDDING BELLS OR PENITENTIARY

Edgar Michie Chooses Lesser of Two Evils, and Takes Unto Himself a Wife.

Between the devil and the deep blue sea—marriage or two years in the penitentiary—Edgar Michie in the Hustings Court yesterday chose what he believed to be the lesser of the two evils—marriage—though there was great dissent among the female relatives of Lydia Butler, the bride-to-be.

Michie had been tried and convicted of breach of promise, and the jury brought in a verdict giving him two years in the penitentiary. The findings were something of a surprise to counsel for defense, George E. Wise, and for a second he was nonplussed. Then his countenance suddenly brightened, and a glow went through the

courtroom. He leaned over and whispered something into the ear of his client. The client looked dubious, but he nodded affirmatively, and then the lawyer whispered something into the ear of the young woman. Evidently it was something about a wedding, and of course, like all women, she pricked up her ears. It was settled as far as the two principals were concerned, but Mrs. Butler, the mother, and a host of female kin, immediately raised a storm of protest. The room reeked with the clamor of their protestations. Judge Witt prepared for flight, and Attorney Wise hid behind a chair. The jury faded away, silently.

As a hen gathers her brood unto her breast, so Mrs. Butler gathered her daughter unto her bosom, swearing by the little gods of men that the wedding bells should not ring. The mother said she shouldn't; the girl said she would.

Michie thought of the gray walls of the penitentiary and the lean days that would be his if he should choose them for his lot. He slipped out to Deputy Clerk Breeden while some of the women were practicing the fine art of fainting, and the clerk wrote swiftly, with one eye on the window and the other on the door. Then Mrs. Butler took the other horn of the dilemma

and rushed down into the office of the Chief of Police, calling on him to come to her aid. He backed off to a safe distance, and swore that it was out of his jurisdiction. The affirmative won, and "Parson Mike" Macon, in a momentary hush, tied the knot that binds, and Mr. and Mrs. Michie started on their voyage across the fearful seas of matrimony.

## NEW CHARTERS ISSUED

The following charters were issued yesterday by the State Corporation Commission:

Albemarle Construction Company, Inc., University of Virginia. W. N. Lupton, E. M. Wayland, president; M. G. Homes, secretary and treasurer—all of University of Virginia. Capital—maximum, \$5,000; minimum, \$500. Objects: General contracting business.

Parker Manufacturing Company, Inc., Suffolk. B. E. Parker, president; Franklin J. W. Wetzell, secretary; Richmond; G. W. Nurney, Suffolk. Capital—maximum, \$50,000; minimum, \$30,000. Objects: Automobile and vehicle repair shop.

Southern Development Corporation, Richmond. George W. Brown, president; Joseph P. Sadler, vice-president; W. W. Brock, secretary and treasurer—all of Richmond. Capital—maximum, \$50,000; minimum, \$10,000. Objects: Real estate business.

The Elmen's Relief Association of Petersburg. E. V. Farley, James Weddell, Mortimer Williams, William H. Wilcox, W. A. Thayer, W. Miller and T. H. Harrison—all of Petersburg. Capital—none. Objects: To afford relief for injured and disabled firemen of the Fire Department of the city of Petersburg.

Smyrna Land and Lumber Corporation, Norfolk. E. W. Wolcott, president; G. T. Elliott, secretary and treasurer; L. L. Moore—all of Newmarket, N. C. Capital—maximum, \$50,000; minimum, \$24,000. Objects: Dealing in real estate and manufacturing lumber.

pellants, and by J. L. Bumgardner, of Beckley, W. Va., for the appellee, No. 812—John W. Brown et al., appellants, vs. Johnson W. Beacom, appellee; appeal from the Circuit Court at Clarksburg, W. Va. To be argued by John Beacom, of Clarksburg, W. Va., for the appellants, and by Sperry & Sperry, of Clarksburg, W. Va., for the appellee.

Qualifications in Chancery. In the Chancery Court yesterday Mrs. Sarah F. Rice qualified as administratrix of the estate of Benjamin Rice. The estate is valued at \$3,500.

Harry P. Poinceter qualified as administrator of the estate of James M. Peter. The estate is valued at \$3,500.

## Local Stock Gossip

Southern properties were still to the front in trading on the New York Stock Exchange yesterday. Before the market opened Chesapeake and Ohio was tipped for a decline, but after opening at 65 1-2 it eased off to 65, when it became firm again and remained above 66 for the rest of the day on sales of about 6,000 shares.

Shaw-Donnell showed considerable activity on the expectancy of an increase in the dividend to be declared today. This stock has been very quiet for the past few weeks, showing sales of only a hundred or so shares a day, whereas yesterday's transactions amounted to more than 4,000 shares. The price ranged from 78 to 80, the bulk of the trading being between 79 1-2 and 80. The close of this stock, however, was a little weak, as the closing bid was 78 3-4.

## No More PILES

No Matter How Bad Your Case Is, or How Long You Have Had It, Pyramid Pile Cure Can Cure It.

Free Package Sent to Prove It. Half of the suffering and worry of piles is due to the fact that you are not using the right remedy. Your particular case of piles is almost too excruciating for any mortal to bear, or if you are faintly tantalized, or whether you have only a moderate case of piles, there is positive relief, and quick too, in Pyramid Pile Cure.

You need not take for granted all we say about our Pile Remedy. We want it to speak for itself. That is why we say to every person suffering from piles or any form of rectal disease, send us your name and address, and we will gladly send you a free trial package of the marvelous Pyramid Pile Cure. After using the trial you will hurry to your nearest druggist and get a 50-cent box of Pyramid Pile Cure, now admitted by thousands to be one of the most wonderful remedies and cures for Piles ever known. Instant relief can be gotten by using the marvelous Pyramid Pile Cure. It immediately reduces all congestion and swelling, kills all sore, ulcers and irritated parts. It renders an operation absolutely unnecessary. Send your name and address to-day for free trial package of Pyramid Pile Cure, 138 Pyramid Bldg., Marshall, Mich.

## WILL AGT QUICKLY ON CONSOLIDATION

Consolidation of Richmond and Manchester is now the principal question before the Chamber of Commerce. The substitute for the Satterfield ordinance, which was vetoed by Mayor Richardson because of a technicality, has already been adopted by the Common Council, and will go to the Board of Aldermen to-night for concurrence. In the event of its passage and approval by the Mayor a certified copy will be made and personally presented to the Council of Manchester at its meeting Friday night by the committee named in the ordinance. The passage of a similar ordinance will be requested from the Manchester Council.

The Chamber of Commerce and the Business Men's Association of Manchester and Chesterfield are endeavoring to have the subject put into such shape as required by law at the earliest possible moment. In order that the question may be placed before the people of the respective communities intelligently, in order that they may pass upon the policy of consolidation with the smallest possible delay. In the drawing of the substitute ordinance great care has been taken that every part of it conforms strictly to the rather intricate requirements of the statute. With this safely through the Councils of Manchester and Richmond, the first real step in the movement will have been accomplished.

## AMUSEMENTS.

Academy—"The Blue Mouse." Bilou—"Lena Rivers." Lubin—Continous Vaudeville.

"The Blue Mouse" a Laughing Triumph. "The Blue Mouse" has captivated Richmond theatergoers. Last evening at the Academy an appreciative and delighted audience voted the play a veritable laughing triumph, and for more than two hours laughed until it couldn't. The piece is an adaptation by Clyde Ritch from the French and German. Augustus Rollett, the private secretary of Mr. Llewellyn, a railroad president, desires promotion to a district superintendency, and to further his ambition, engages Paulette Divine, a "Salome dancer," to pose as his wife and flirt with the susceptible old man, who has a weakness for a pretty face, and induces him to make the desired advancement. The dancing girl, known as the "Blue Mouse," begins her attack and Rollett's real wife is discovered by Mrs. Llewellyn, a very straight-laced and jealous old woman, flirting with her husband. Rollett's father-in-law, an up-State inhabitant of Cohoes, appears on the scene to add to the complication and succumbs to the wiles of the "Blue Mouse." The run waxes fast and furious, with hardly a moment's intermission and contin-

ues to the final disentanglement in the third act. The lines are breezy and clever, and while at times the situations and speech savor decidedly of the French, they halt just at the danger line when you are beginning to feel uncomfortable.

The Messrs. Shubert have spared no pains in selecting an unusually competent company, which fully appreciates the spirit of the play and realizes to the utmost its possibilities. Miss Millicent Evans, a local stock favorite, simply walked away with the title role, and completely won over the masculine contingent and most of the feminine by her sprightly and lively characterization. It is the best piece of work she has ever done here. Wilton Taylor, as Llewellyn, gave a flawless performance, and might well have deserved a place in the original cast. Geoffrey C. Stein, a brother of the local orchestra, gave a splendid account of himself as Rollett, and was a big factor in the play's success. Miss Linda Palmer, as the jealous wife, with a clever make-up, deserves more mention than space will allow, and Miss Caroline Pearce, a charming young wife. The stage settings are elaborate and thoroughly in keeping with the pretensions of the play. Performances to-night and to-morrow, matinee and night. If you are there to-night the chances are you will go again.

Mme. Marchesi's Concert. The Boston Herald of Friday, in speaking of Mme. Marchesi's recent appearance in Boston, says: "Mme. Marchesi is a singularly interesting and effective interpreter. Her voice is in better condition and more responsive to aesthetic demands than it was when she first visited us. Her intonation yesterday was surer, her technique more fully displayed, her authoritative interpretation rested on a solid foundation of true vocal skill."

"How admirably she interpreted! In her individualization of songs she not only made use cunningly of a great variety of tonal colors, she had dramatic force; she was now a comedian, now a lyric tragedian. There was intellectual comprehension; there was also musical expression in phrasing. There was, first of all, the broad and unerring conception of the song, and there was also the artistic management of detail, which never cluttered, never obscured the main idea of poet and composer, but embellished or set the chief motive in bold relief."

Mme. Marchesi is to appear here at

the Academy of Music Friday evening of this week.

New Star at the Bilou. Many people were under the impression that Beulah Poynter, as advertised by the management, would appear in the Bilou this week in "Lena Rivers," and last night they were, no doubt, a bit disappointed at first when a strange star appeared on the stage. But, as the play progressed, the disappointment wore off, because of the superb acting of Miss Gladys George, who seemed even better than Miss Poynter.

The actress scheduled to take the leading part has recently undergone an operation in New York, and it is said that she will not be able to appear again this season. The chief feature about the play is its freedom from the morbid agony that characterizes the melodrama. Perhaps that is because it lacks a villain.

Miss George has been playing the same role in another company for some time. Though she is of a type opposite that of the former star, she is equally as good, and will doubtless be as popular as Miss Poynter before the week is over. She is assisted by a good company, Ted Armond as Joel Stearns being full of bright and unfailing humor.

## Boards of Health Active Against Disease

The Boards of Health throughout the country are daily warning the public against the danger of infections and contagious diseases. They are teaching the doctrine of prevention. They are telling them that cleanliness prevents disease, and that cleanliness means disinfection. If you will always add a non-poisonous Germicide like G. N. Disinfectant to your cleaning water you will keep your house in a healthful condition and prevent disease germs from breeding there.

Our daily little C. N. down the toilets and drain pipes and into the sinks, and sprinkle it systematically about the cellar and all damp places. Heed the warning cry before it is too late and protect the lives of your family by regular disinfection.

## GET NEXT! GET NEXT!

עכטע קאמאנער בעלד ראזאנער סינאגאג  
 אינפארמאציע רעפערענץ אונד פיללער:

אימער דא בעסטעס פיד 5 סענט  
 אין מעקויס 8 און בראד פארטוי

Genuine Cuban Baled Havana Cigars, Imported Wrapper and Filler, the Best Ever for 5 Cents at McCOY'S, 8th and Broad.

## A SPECIAL OFFER

# Violets

Corsages of 200 Violets, One Gardenier and Ribbon or Cord . . . . . \$1.50  
 Corsages of 300 Violets, One Gardenier and Ribbon or Cord . . . . . \$2.00

## Hammond FLORIST

109 E. Broad St.

Grows More VIOLETS Than All the Other Florists of the City Combined.